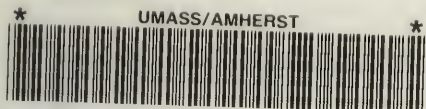


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# Guide to Choosing a Home Care Agency

## Important Questions You Should Ask

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**Scott Harshbarger, Attorney General  
Commonwealth of Massachusetts**

*Co-sponsored by:  
Home and Health Care Association of Massachusetts*



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*Dear Friend:*

*Home care may help you or your loved ones remain at home when assistance is required to maintain independent living. Good home care services will foster independence, respect your dignity and privacy and help you maintain your connections with your family and community.*

*Choosing a home care agency is an important decision and can be difficult. Often the decision is made when a person is already in need of services and may be vulnerable. Since you can control the choice, gather as much information as possible, compare agencies and choose carefully. This pamphlet is designed to help you with this difficult decision. By reading this pamphlet you will be better prepared to compare and evaluate different home care agencies.*

*As you consider this important decision, I want you to know that you are not alone. I am committed to safeguarding the physical, emotional and financial well-being of elderly citizens who are in need of quality home care services.*

*Sincerely,*

A large, stylized handwritten signature in dark ink. The signature is fluid and cursive, with a prominent loop at the end. Below the signature, the name "Scott Harshbarger" is printed in a serif font.

Scott Harshbarger

# WHAT IS HOME CARE?



Home care is provided to help sustain independent living when long or short term illness, disability or other problems require assistance in the home. It can be as simple as assistance with shopping, or as complicated as highly skilled medical care such as physical therapy. There are two general types of home care: homemaker services and home health care.

**1. Homemaker Services** are designed to help maintain independence, and are provided by:

(a) Homemakers who provide home management services, such as shopping, meal preparation, light housekeeping, vacuuming, laundry and changing beds; and,

(b) Personal Care Homemakers, who, in addition to home management services, provide assistance with daily living skills and tasks, such as bathing, dressing, grooming, eating and going to the toilet. Most home care agencies, including all certified agencies, require that homemakers have para-professional skills and training.

**2. Home Health Services** are designed to assist people with health and medical conditions which can be treated at home. These services are provided by persons with special training, including:

(a) Home Health Aides, who provide assistance with daily living skills and tasks and basic health care services such as personal care, recording temperatures and pulses, changing simple bandages and dressings and assisting with medications that are ordinarily self-administered; and,

(b) Skilled Professional Services, such as nursing or therapeutic services provided by registered nurses, licensed practical nurses, physical, occupational or speech therapists. Medicare will pay for home care when skilled services and certain necessary home health aide services are needed.



# **WHAT TYPE OF AGENCIES PROVIDE HOME CARE?**

Home care services are provided through home care corporations, certified home-health agencies and non-certified home-care agencies.

## **1. Home Care Corporations:**

There are 27 home care corporations administered and overseen by the Executive Office of Elder Affairs. These non-profit corporations are arranged on a regional basis throughout the state. They contract with both certified and non-certified agencies which provide the home care services. The services are billed to the consumer on a sliding fee scale based on certain financial and service-need criteria. (Home care corporations can also provide other important services to elders who need assistance to remain in their own homes (e.g. Meals on Wheels).)

## **2. Certified Home Health Agencies:**

These private agencies are certified by the Department of Public Health and must meet federal standards for training and qualifications of staff as well as type and duration of services. They may provide basic health and medical assistance and other physician authorized services. A local visiting nurse association is an example of a certified home health agency. Certified agencies may receive reimbursement through Medicare, Medicaid, long-term care insurance and health insurance.

## **3. Non-certified Home Care Agencies:**

These private agencies are not certified or regulated by the Department of Public Health and do not receive reimbursement from Medicare or Medicaid. Examples of services these agencies might provide include private duty nursing, personal care and personal care attendants. In addition, while non-certified home care agencies may provide services similar to those provided by certified agencies, it is important to be aware that non-certified agencies are not subject to any state regulations unless they are under contract with the Executive Office of Elder Affairs. Those agencies that are under contract with a home care corporation are regulated by the Executive Office of Elder Affairs.

# **HOW CAN I LOCATE AGENCIES?**



The Executive Office of Elder Affairs can provide you with information on the Home Care Corporation in your region as well as information on both certified and non-certified home care agencies. The Department of Public Health can provide information on Certified Home Health Agencies. Telephone numbers are provided at the end of this guide. Also, the self-help guide of the telephone directory has an elderly services section which provides referral information on home care services.

In addition, you may receive additional information and referrals from your area Agency on Aging, from friends or family and from your physician or hospital. If the person is being discharged from a hospital, the hospital may have a specific discharge planner or patient care coordinator who can assist you.

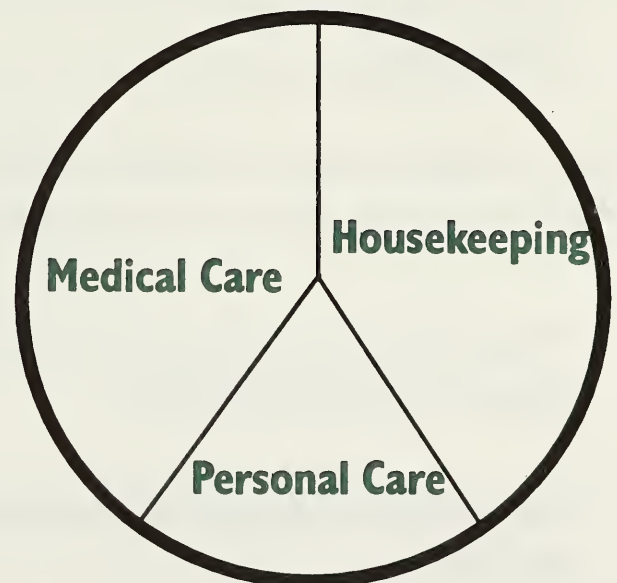
- Some hospitals have a contract with a home care agency to make referrals, or operate their own agency. When you receive the referral, ask what the relationship is between the hospital and the agency.
- Whenever you receive a referral, ask some questions about why that agency is being recommended. Did the person making the referral, or someone he or she knows, receive services from that agency? What was good or bad about the agency and the services provided?
- The more information you can collect, the better prepared you will be to choose a home care agency.

# **WHAT TYPE OF CARE IS NEEDED?**

Before calling a home care agency, it is often best to determine the amount and level of care which is required. For example, do you require only light housekeeping assistance from a homemaker, or complete assistance with housekeeping and personal care, including bathing and grooming? By determining the type of housekeeping, personal care or medical assistance which is required, you will be able to focus your evaluation and comparison of home care agencies. Your physicians, hospital or a regional Home Care Corporation should be able to provide you with help in determining the amount and level of care which is required.

**NOTE:** A determination by a physician that services are “medically necessary” is required to receive reimbursement for services from Medicaid, Medicare or an insurance company.

## **CARE NEEDS**





# **How Can I Pay For Home Care?**

Home care services are paid for with personal assets, health and long-term care insurance and federal government programs such as Medicare and Medicaid. In addition, there are state programs available through the Executive Office of Elder Affairs, which can pay for some home care services.

- For information about long-term care insurance, please contact the Executive Office of Elder Affairs at 1-800-882-2003 or the Division of Insurance at 1-617-521-7777.

If you are a Medicare recipient, or meet the assets and income limitations required by Medicaid, and need health services at home, both Medicare and Medicaid cover up to 35 hours per week of home health care that is medically necessary and part of an individual care plan established by the recipient's physician. The services are only provided to recipients who are homebound and must be provided by a certified home-health agency. While homemaker services alone are not covered, if you need home health care, then reasonable homemaker services will also be covered by Medicare and Medicaid. If homemaker services alone are required and you are income eligible, then the Home Care Program of the Executive Office of Elder Affairs may be able to provide those services.

- For more information about Medicare, please call 1-800-882-1228, or your local area agency on aging.
- For more information on Medicaid, please contact the Massachusetts Health Customer Service Center at 1-800-682-1062.

If you are eligible for Medicaid, Medicare or have insurance, and want to use these to pay for home health care, make sure that the home health care services offered by an agency are covered.

- First, get information on the type and amount of services which you are qualified to receive from Medicaid, Medicare or your insurance company.
- Second, verify that the agency and the proposed services meet the requirements of Medicaid, Medicare or your insurance.



# **IMPORTANT QUESTIONS YOU SHOULD ASK HOME CARE AGENCIES!**



Once you have determined what home care services are needed and the payment source - Medicare, Medicaid, insurance, state funds, or private payment - you can identify those agencies which provide the services needed and accept the form of payment to be used. Now you are prepared to compare these agencies, and focus your questions to compare effectively the quality and cost of the services offered by different agencies. Below are important questions you should ask each agency you are considering.

## **How will the agency assess my needs?**

Although you may have performed a needs assessment prior to contacting the agency, you should ask the agency how it determines the appropriate level of services you need. Your needs may increase or decrease over time and the agency should have a process to assess any change in the services needed.

- A medical assessment of needs should only be performed by a physician, registered nurse or other medical professional.
- A different level of care may be required in the future, so you should check if the agency has the capacity to provide increases and decreases in the level of care.

## **How does the agency contract with caregivers?**

Agencies may hire caregivers as employees, subcontract with another agency for caregivers or simply maintain a registry of available caregivers who provide services as independent contractors. The contract, or relationship, between the caregiver and the agency should be identified because it may affect how the agency selects and supervises the caregiver and whether the agency is responsible for the caregiver.

- Does the agency provide the caregiver with worker's compensation coverage?
- If the caregiver is not covered by the agency's worker's compensation coverage, you may be responsible for any injury suffered by the caregiver in your home. Do you have sufficient homeowners insurance coverage if that happens?

## **How does the agency screen caregivers?**

Make sure that the agency has been careful in selecting caregivers. Before you let a caregiver enter your house, check that the agency has carefully checked out the caregiver's background.

- Did the agency require and check the caregiver's references? Did the agency interview the caregiver over the telephone or in person?
- Did the agency check the caregiver's background? Did the agency check to see if the caregiver has a criminal record? Note: For all direct care employees hired on or after July 1, 1996, by agencies contracting with the Executive Office of Elder Affairs, criminal record checks must be performed.

## **What is the training and experience of the caregivers?**

The training and experience of the caregivers is an important factor in comparing similar services from different agencies.

- Has the caregiver completed any training required by the agency? Has the caregiver taken any training through the Red Cross or other similar training programs?
- What type of training does the agency provide to its caregivers? Does the agency require that its caregivers participate in a continuing education program?
- Are the caregivers trained to identify and report changes in service needs and health condition?
- After you have asked about the general training and experience of an agency's caregivers, also ask about any specific training and experience of the caregivers who will be assigned to your care. (e.g. Do they have prior experience in caring for someone who has vision or mobility problems?)
- Do the caregivers have experience or receive special training in the type of care which is needed? How long have they been working in the home care field?

**NOTE:** Agencies that are certified by the Department of Public Health for Medicare and Medicaid reimbursement or agencies that contract with home care corporations must meet federal and state requirements ensuring training or supervision.



## **How are the caregivers supervised?**

Once you are satisfied that an agency hires quality caregivers, ask how the agency develops the client's care plan and supervises the caregiver.

- Will an experienced supervisor be assigned to develop and review the care plan?
- Does a medical professional or experienced supervisor evaluate and supervise the caregiver in the client's home and get input from the client?

## **How does the agency get input from clients?**

In evaluating different agencies, you may want to consider the amount of control and level of personal independence which the agency provides to its clients. How does an agency involve clients in the process of assigning and supervising caregivers? Does the agency seek input from the client on his/her care plans?

## **How does the agency assure continuity of care?**

By limiting the number of caregivers involved with a client, the caregivers become more familiar with the client and the client becomes more comfortable with the caregivers.

- Can the agency reasonably assure that the same caregiver(s) will provide the home care services each week? How long do caregivers stay with the agency? What is the turnover rate?
- If a substitute caregiver is going to be sent, when does the agency provide notice to the client? How does the agency assure that the substitute caregiver will be familiar with the care plan and individual needs of the client?

## **Does the agency provide special or support services?**

Compare the special or support services provided by different agencies. For example, does the agency provide a twenty-four hour emergency phone line?

## **Are there any additional or hidden costs?**

To accurately compare prices, you should ask if there are any costs, fees or deposits not included in the price quoted. For example, if you need services every day, will you have to pay extra for holidays and weekends? If you need special equipment, will it be covered by insurance?

## **How can the agency be paid?**

If you will be paying for services, compare the billing process and any payment plans offered by different agencies. Compare how often you will be billed and whether you will be required to pay in advance.

- Compare how the caregiver will get paid. Does the caregiver earn enough to be dependable?
- Please remember: if you are paying for services directly, pay by check or get receipts for all cash payments.

## FOR MORE INFORMATION, CONTACT:

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Office Of The Attorney General  
Public Protection Bureau  
One Ashburton Place  
Boston, MA 02108  
Consumer Hotline: (617) 727-8400



Executive Office Of Elder Affairs  
One Ashburton Place, Fifth Floor  
Boston, MA 02108  
Information & Referrals: 1-800-882-2003  
General Number and Home-care: (617) 727-7750  
Elder Abuse 24 Hour Hotline with TTD: 1-800-922-2275



Department Of Public Health  
10 West Street  
Boston, MA 02111  
1-800-462-5540



Home and Health Care Association Of Massachusetts, Inc.  
20 Park Plaza, Suite 620  
Boston, MA 02116  
(617) 482-8830  
1-800-332-3500



Massachusetts Council for Home Care Aide Services  
34 ½ Beacon Street  
Boston, MA 02108  
(617) 523-6400, Extension 5635  
(This is a trade association for home care aides and related services.)





### Eldercare Locator

1-800-677-1116

(Eldercare Locator is a nationwide, toll-free directory assistance service designed to help locate local elder support services. It is a public service of the Administration on Aging, U.S. Department of Health and Human Services, and is administered by the National Association of Area Agencies on Aging and the National Association of State Units on Aging.)



### Massachusetts Home Care

1-800-AGE-INFO

(1-800-243-4634)

(This is a toll-free number, operated by the trade association for the 27 home care corporations in Massachusetts. They will be able to provide information on your regional home care corporation.)

***The Home and Health Care  
Association of Massachusetts***  
**is a trade association of  
home health care providers  
dedicated to ensuring safe,  
effective and high quality home care.**

**Office of the Attorney General  
Public Protection Bureau  
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